

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patent Application

Applicant(s): Mark Linehan
Docket No.: SOM919980031US2
Serial No.: 10/622,058
Filing Date: July 17, 2003
Group: 3621
Examiner: Calvin L. Hewitt II

Title: Four-Party Credit/Debit Payment Protocol

AMENDMENT AND RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the outstanding Office Action dated September 8, 2006, please amend the above-identified application as follows: